THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) to (c) The credit camps are organised the public sector banks as a part of overall measures taken to increase the flow of credit to weaker sections in lines with the targets laid down by the Government. These camps are generally organised by the field functionaries of the banks and no central monitoring is done or considered necessary. The total outstanding credit in favour of weaker sections went up from Rs. 4072 crores as at the end of March 1985 to Rs. 4844 crores by the end of December 1985. For the purpose of identification, the banks follow the same guidelines as laid down by the Reserve Bank of India for all categories of loans.

Branch Licensing Policy

2283. SHRI RAMKRISHNA MAZUMDER: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the branch licensing policy 1982—85 sought to achieve a coverage of one bank office for a population of 17,000 (as per 1981 census) in rural and semi-urban areas;

(b) if so, whether the target has since been fulfilled in West Bengal;

(c) if not, what is the residue of the target achievement;

(d) what are the reasons for not reaching the target;

(e) whether it is a fact that a large number of authorisations are pending with the banks, for opening branches; and

(f) what steps Government have taken to give effect to authorisations?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) The branch licensing policy for the period 1982—85 had sought to achieve a coverage of one bank office for a population of 17,000 (1981 census) in rural and semi-urban areas of each district.

(b) and (c) District-wise details of the average population per bank office (APPBO) achieved in West Bengal as on 31-3-85 and the number of additional branches required in each district to achieve APPBO of 17,000 are indicated in the Statement.

(d) Banks have not been in a position to open enough branch offices to achieve the targets mainly due to late identification of centres, lack of infrastructural facilities, etc.

(e) The number of licences pending with all commercial banks in West Bengal on 30-9-85 was 804.

(f) Reserve Bank of India (RBI) has decided to revalidate pending licences in a few special cases upto 30th June, 1986. A Task Force set up by RBI is already in existence at Calcutta for regularly monitoring the progress made by banks in the matter of branch expansion.

Statement

Average population per bank office (APPBO) in West Bengal as on 31-3-85 and the number of bank officers required to achieve APPBO of 17000

Sr. No.	Name of the District	Rural & Semi-Urban branches opened up to 31-3-85	APPBO achieved on 31-3-85 (in 000s)	Shortfall/Surplus branches with reference to 17,000 APPBO	
				Shortfall	Surplus
1	Bankura	112	21	28	..
2	Birbhum	141	15	..	18
3	Burdwan	190	22	56	..
4	Cooch Behar	74	24	30	..
5	Darjeeling	79	13	..	20
6	Hooghly	155	21	38	..
7	Howrah	105	20	16	..
8	Jalpaiguri	93	24	37	..
9	Malda	107	19	13	..
10	Midnapore	256	26	131	..
11	Murshidabad	124	36	94	..
12	Nadia	118	25	57	..
13	Purulia	74	25	35	..
14	24 Parganas	361	24	155	..
15	West Dinajpur	86	27	55	..
	TOTAL:	2075	342	745	38

NOTE:—APPBO is with reference to number of rural/semi urban centres and 1981 census figures

Use of Government and Semi-Government Funds by State Bank of India

2284. SHRIMATI USHA MALHOTRA:
SHRI SHANTI TYAGI:

Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that the State Bank of India and its subsidaries are making use of Government and semi-Government funds, almost interest free, whereas the other nationalised banks do not have this advantage; and

(b) whether there is any proposal under Government's consideration to make this facility open to the nationalised banks also?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) and (b) In terms of the existing instructions and practice, a Public Sector Undertaking is free to deal with any Public Sector Bank unless there is a specific provision in the Statute under which it has been set up, restricting its activities to the State Bank of India or its Associate Banks. In so far as Government Departments are concerned, under the scheme of Departmentalisation of Accounts, one or more Government Department is assigned to a particular Public Sector Bank including the 14 banks nationalised in 1969.